



UNITED STATES ENVIRONMENTAL PROTECTION AGENCY  
REGION 5  
77 WEST JACKSON BOULEVARD  
CHICAGO, IL 60604-3590

CERTIFIED MAIL  
RETURN RECEIPT REQUESTED

REPLY TO THE ATTENTION OF:

October 17, 2019

Hobart Corporation  
NCR Corporation  
Kelsey-Hayes Company  
Larry Silver  
Langsam Stevens Silver & Hollaender LLP  
1818 Market Street, Suite 2610  
Philadelphia, PA 19103

James R. Campbell, Ph.D., P.E.  
Engineering Management, Inc.  
1500 Ardmore Blvd. | Suite 502  
Pittsburg, PA 15221-4468

Re: South Dayton Dump & Landfill, Moraine, Ohio  
SSID B52B  
Bill Number 2752026S0008 - \$117,155.92

Gentlemen:

The U.S. Environmental Protection Agency ("EPA"), under the authority of the Comprehensive Environmental Response, Compensation, and Liability Act of 1980 (CERCLA), as amended, 42 U.S. C. §9601 *et seq.*, is seeking to recover costs paid by EPA for activities undertaken at the South Dayton Dump & Landfill Site (the Site). This billing is transmitted pursuant to the reimbursement provisions set forth in the Administrative Settlement Agreement and Order on Consent for Remedial Investigation and Feasibility Study, Docket No. V-W-16-C-011 and is for the recovery of EPA's response costs. Any fines and/or penalties due may be invoiced separately.

Enclosed is an accounting of the costs for the Site for the period July 29, 2018 through July 28, 2019 reflecting the \$117,155.92 billed amount. The amount due is to be paid within 30 days of receipt of this bill, pursuant to the terms of the settlement agreement.

If payment is not received within that timeframe, interest will accrue on any unpaid amounts from the date of your receipt. The current interest rate is 2.22%. Please review and adhere to all procedures and requirements, as specified in the settlement agreement, for making payment and for disputing all or part of the costs invoiced. If you intend to dispute any of the costs, you are nonetheless required to do so under Section XVI, Dispute Resolution.

Failure to comply with these requirements may subject the respondent to stipulated penalties. Non-compliance may also result in further collection efforts, including referring the debt to the Department of Justice (DOJ).

Please forward your payment by wire transfer to the following bank:

Federal Reserve Bank of New York  
ABA=021030004  
Account=68010727  
33 Liberty Street  
New York, NY 10045

Field Tag 4200 of the Fedwire message should read 'D 68010727 Environmental Protection Agency'.

For EPA to accurately record receipt of your payment, you are advised to include the following information on your remittance:

- South Dayton Dump & Landfill, Ohio
- SSID B52B
- 2752026S0008

If you have any questions regarding the billed costs or other legal matters concerning the Site, you may contact the following individual in EPA's Office of Regional Counsel:

James Morris, Associate Regional Counsel  
U.S. Environmental Protection Agency  
77 West Jackson Blvd. - C-14J  
Chicago, Illinois 60604-3590  
312-886-6632  
[morris.james@epa.gov](mailto:morris.james@epa.gov)

If you have questions regarding the Site work activities, you may contact the following individual:

Margaret Gielniewski, Remedial Project Manager  
U.S. Environmental Protection Agency  
77 West Jackson Blvd. - SR-6J  
Chicago, Illinois 60604-3590  
312-886-6244  
[gielniewski.margaret@epa.gov](mailto:gielniewski.margaret@epa.gov)

Please send notification of payment to Mr. Morris and Ms. Gielniewski. Thank you for your cooperation.

Sincerely,



Richard D. Hackley, Chief  
Program Accounting and Analysis Section

Enclosure

cc: James Morris, USEPA  
Margaret Gielniewski, USEPA

bcc: Cincinnati Finance Center

Itemized Cost Summary

SOUTH DAYTON DUMP AND LANDFILL, MORaine, OH SITE ID = B5 2B  
Operable Unit(s): A1

Remedial Investigation and Feasibility Study ASAOC  
Costs From July 29, 2018 Through July 28, 2019

REGIONAL PAYROLL COSTS .....	\$5,757.24
REGIONAL TRAVEL COSTS .....	\$761.48
RESPONSE ACTION (RAC) CONTRACT	
CH2M HILL, INC. (EPS50601) .....	\$52,620.96
SUPERFUND COOPERATIVE AGREEMENT (SCA)	
OHIO ENVIRONMENTAL PROTECTION AGENCY (V03E01185) .....	\$9,799.26
OHIO ENVIRONMENTAL PROTECTION AGENCY (V04E01185) .....	\$2,597.90
EPA INDIRECT COSTS .....	\$45,619.08
Total Site Costs:	<div></div> <div>\$117,155.92</div>

## Regional Payroll Costs

SOUTH DAYTON DUMP AND LANDFILL, MORaine, OH SITE ID = B5 2B

Operable Unit(s): A1

Remedial Investigation and Feasibility Study ASAO

Costs From July 29, 2018 Through July 28, 2019

<u>Employee Name</u>	<u>Fiscal Year</u>	<u>Pay Period</u>	<u>Payroll Hours</u>	<u>Payroll Costs</u>
HAILE, LINDA	2018	23	2.00	143.31
LEAD ACCOUNTANT		24	1.00	71.63
		25	0.25	17.90
		26	1.00	71.69
	2019	01	0.50	35.83
		02	1.00	71.65
		12	0.50	36.46
			<u>6.25</u>	<u>\$448.47</u>
MORRIS, JAMES	2018	21	1.00	95.97
GENERAL ATTORNEY		26	0.25	24.00
	2019	01	1.50	143.95
		03	1.00	93.06
		11	1.50	146.43
		12	0.50	48.81
		13	0.50	48.81
		18	2.00	195.38
		19	0.50	48.84
			<u>8.75</u>	<u>\$845.25</u>
PATTERSON, LESLIE	2018	21	1.25	84.22
Environmental Scientist		22	3.00	204.61
		23	5.50	375.11
		24	4.50	306.91
		25	3.75	242.49
		26	22.50	1,534.45
	2019	01	2.00	125.75
		02	1.00	68.22
		03	1.00	68.22
		04	1.00	53.89
		05	0.75	40.42
		06	2.25	138.59
		09	2.00	138.25
		10	0.25	17.27
		11	2.00	110.18
		12	0.75	51.81

## Regional Payroll Costs

SOUTH DAYTON DUMP AND LANDFILL, MORaine, OH SITE ID = B5 2B

Operable Unit(s): A1

Remedial Investigation and Feasibility Study ASAOC

Costs From July 29, 2018 Through July 28, 2019

<u>Employee Name</u>	<u>Fiscal Year</u>	<u>Pay Period</u>	<u>Payroll Hours</u>	<u>Payroll Costs</u>
PATTERSON, LESLIE	2019	14	4.00	263.47
		15	0.25	13.72
		16	0.50	27.44
		17	1.25	86.52
		18	7.75	425.40
		19	0.75	51.93
		20	0.50	34.65
			<u>68.50</u>	<u>\$4,463.52</u>
Total Regional Payroll Costs			<u><u>83.50</u></u>	<u><u>\$5,757.24</u></u>

## Regional Travel Costs

SOUTH DAYTON DUMP AND LANDFILL, MORaine, OH SITE ID = B5 2B

Operable Unit(s): A1

Remedial Investigation and Feasibility Study ASAO

Costs From July 29, 2018 Through July 28, 2019

<u>Traveler/Vendor Name</u>	<u>Travel Number</u>	<u>Treasury Schedule</u>	<u>Treasury Schedule Date</u>	<u>Travel Costs</u>
PATTERSON, LESLIE	TAA06ATP	AVC190046	11/13/2018	599.43
Environmental Scientist	TAA06ATP	AMP190035	11/13/2018	162.05
				<hr/> \$761.48
Total Regional Travel Costs				<hr/> <hr/> \$761.48

## Contract Costs

SOUTH DAYTON DUMP AND LANDFILL, MORaine, OH SITE ID = B5 2B  
Operable Unit(s): A1

Remedial Investigation and Feasibility Study ASAO  
Costs From July 29, 2018 Through July 28, 2019

RESPONSE ACTION (RAC) CONTRACT

Contractor Name: CH2M HILL, INC.

EPA Contract Number: EPS50601

Project Officer(s): DELLARIA, CHRISTINA  
MARTIN, LINDA

Dates of Service: From: To:

Summary of Service: RESPONSE ACTION CONTRACT-SUBCLASS(REDI)

Total Costs: \$52,620.96

Voucher Number	Voucher Date	Voucher Amount	Treasury Schedule Number and Date	Site Amount
B230	07/23/2018	2,875,467.47	AVC180273 08/08/2018	7,034.99
B231	08/20/2018	2,360,875.02	AVC180300 09/05/2018	1,776.91
B232	10/02/2018	3,827,156.77	AVC190030 10/24/2018	14,534.45
B233	10/29/2018	1,354,564.49	AVC190051 11/19/2018	9,823.07
B234	12/12/2018	2,704,341.23	AVC190088 12/27/2018	7,239.82
B235	01/16/2019	2,914,239.78	AVC190128 02/19/2019	3,150.69
B236	02/22/2019	964,580.30	AVC190156 03/20/2019	2,377.11
B238	04/02/2019	1,582,186.85	AVC190183 04/26/2019	2,508.75
B239	04/25/2019	1,346,760.72	AVC190197 05/15/2019	1,103.91
B240	05/22/2019	2,208,521.30	AVC190216 06/12/2019	911.04
B241	06/28/2019	1,871,346.37	AVC190244 07/19/2019	2,160.22
Total:				<u>\$52,620.96</u>



## Contract Costs

SOUTH DAYTON DUMP AND LANDFILL, MORaine, OH SITE ID = B5 2B  
Operable Unit(s): A1

Remedial Investigation and Feasibility Study ASAO  
Costs From July 29, 2018 Through July 28, 2019

SUPERFUND COOPERATIVE AGREEMENT (SCA)

State Agency: OHIO ENVIRONMENTAL PROTECTION AGENCY

SCA Number: V03E01185

Project Officer(s): GLYNIS LANDERS

Dates of Service: From: To:

Summary of Service:

Total Costs: \$9,799.26

Drawdown Number	Drawdown Date	Drawdown Amount	Treasury Schedule Number and Date		Site Amount
311334820C	08/27/2018	12,516.65	82393997341	08/27/2018	919.57
311334820C	08/27/2018	7,596.20	82393997341	08/27/2018	669.61
311334820C	09/11/2018	10,977.49	82543997341	09/11/2018	601.06
311334820C	09/24/2018	10,272.65	82673997341	09/24/2018	250.09
311334820C	10/09/2018	10,961.95	92823997341	10/09/2018	1,068.96
311334820C	10/22/2018	13,338.92	92953997341	10/22/2018	877.36
311334820C	11/02/2018	11,870.58	93063997341	11/02/2018	561.93
311334820C	11/19/2018	16,096.66	93233997341	11/19/2018	437.79
311334820C	12/03/2018	8,012.43	93373997341	12/03/2018	158.82
311334820C	12/17/2018	4,271.46	93513997341	12/17/2018	416.60
311334820C	12/28/2018	5,637.71	93623997341	12/28/2018	438.31
311334820C	01/31/2019	13,935.02	90313997341	01/31/2019	273.53
311334820C	01/31/2019	5,584.26	90313997341	01/31/2019	988.03
311334820C	02/08/2019	9,149.19	90393997341	02/08/2019	839.88
311334820C	02/25/2019	7,504.14	90563997341	02/25/2019	994.46
311334820C	03/08/2019	8,668.56	90673997341	03/08/2019	303.26
Total:					\$9,799.26

## Contract Costs

SOUTH DAYTON DUMP AND LANDFILL, MORaine, OH SITE ID = B5 2B  
Operable Unit(s): A1

Remedial Investigation and Feasibility Study ASAO  
Costs From July 29, 2018 Through July 28, 2019

SUPERFUND COOPERATIVE AGREEMENT (SCA)

State Agency: OHIO ENVIRONMENTAL PROTECTION AGENCY

SCA Number: V04E01185

Project Officer(s): GLYNIS LANDERS

Dates of Service: From: To:

Summary of Service:

Total Costs: \$2,597.90

Drawdown Number	Drawdown Date	Drawdown Amount	Treasury Schedule Number and Date	Site Amount
311334820C	05/20/2019	8,926.35	91403997341 05/20/2019	494.06
311334820C	05/23/2019	14,304.10	91433997341 05/23/2019	847.09
311334820C	06/05/2019	12,825.93	91563997341 06/05/2019	570.03
311334820C	06/17/2019	6,729.47	91683997341 06/17/2019	167.77
311334820C	06/28/2019	8,765.84	91793997341 06/28/2019	518.95
Total:				\$2,597.90

## EPA Indirect Costs

SOUTH DAYTON DUMP AND LANDFILL, MORaine, OH SITE ID = B5 2B

Operable Unit(s): A1

Remedial Investigation and Feasibility Study ASAOC

Costs From July 29, 2018 Through July 28, 2019

<u>Fiscal Year</u>	<u>Direct Costs</u>	<u>Indirect Rate( %)</u>	<u>Indirect Costs</u>
2018	14,424.52	63.77%	9,198.53
2019	57,112.32	63.77%	36,420.55
	<u>71,536.84</u>		
Total EPA Indirect Costs			<u>\$45,619.08</u>

## EPA Indirect Costs

SOUTH DAYTON DUMP AND LANDFILL, MORaine, OH SITE ID = B5 2B

Operable Unit(s): A1

Remedial Investigation and Feasibility Study ASAOC

Costs From July 29, 2018 Through July 28, 2019

PAYROLL DIRECT COSTS

<u>Employee Name</u>	<u>Fiscal Year</u>	<u>Pay Period</u>	<u>Payroll Costs</u>	<u>Ind. Rate (%)</u>	<u>Indirect Costs</u>
HAILE, LINDA	2018	23	143.31	63.77%	91.39
		24	71.63	63.77%	45.68
		25	17.90	63.77%	11.41
		26	71.69	63.77%	45.72
			<u>304.53</u>		<u>\$194.20</u>
MORRIS, JAMES	2018	21	95.97	63.77%	61.20
		26	24.00	63.77%	15.30
			<u>119.97</u>		<u>\$76.50</u>
PATTERSON, LESLIE	2018	21	84.22	63.77%	53.71
		22	204.61	63.77%	130.48
		23	375.11	63.77%	239.21
		24	306.91	63.77%	195.72
		25	242.49	63.77%	154.64
		26	1,534.45	63.77%	978.52
			<u>2,747.79</u>		<u>\$1,752.28</u>
Total Fiscal Year 2018 Payroll Direct Costs:			<u><u>3,172.29</u></u>		<u><u>\$2,022.98</u></u>

OTHER DIRECT COSTS

<u>Contract, IAG, SCA, Misc.NO</u>	<u>Voucher Number</u>	<u>Treasury Schedule Date</u>	<u>Site Amount</u>	<u>Annual/SMO Allocation Costs</u>	<u>Ind. Rate (%)</u>	<u>Indirect Costs</u>
EPS50601	B230	08/08/2018	7,034.00	0.00	63.77%	4,485.58
			0.99	0.00	63.77%	0.63
	B231	09/05/2018	1,776.91	0.00	63.77%	1,133.14
			<u>8,811.90</u>	<u>0.00</u>		<u>\$5,619.35</u>

## EPA Indirect Costs

SOUTH DAYTON DUMP AND LANDFILL, MORaine, OH SITE ID = B5 2B

Operable Unit(s): A1

Remedial Investigation and Feasibility Study ASAOC

Costs From July 29, 2018 Through July 28, 2019

OTHER DIRECT COSTS

Contract, IAG, SCA, Misc.NO	Voucher Number	Treasury Schedule Date	Site Amount	Annual/SMO Allocation Costs	Ind. Rate (%)	Indirect Costs
V03E01185	311334820C	08/27/2018	919.57	0.00	63.77%	586.41
			669.61	0.00	63.77%	427.01
		09/11/2018	601.06	0.00	63.77%	383.30
		09/24/2018	250.09	0.00	63.77%	159.48
			2,440.33	0.00		\$1,556.20
Total Fiscal Year 2018 Other Direct Costs:			11,252.23	0.00		\$7,175.55
Total Fiscal Year 2018:			14,424.52			\$9,198.53

PAYROLL DIRECT COSTS

Employee Name	Fiscal Year	Pay Period	Payroll Costs	Ind. Rate (%)	Indirect Costs
HAILE, LINDA	2019	01	35.83	63.77%	22.85
		02	71.65	63.77%	45.69
		12	36.46	63.77%	23.25
			143.94		\$91.79
MORRIS, JAMES	2019	01	143.95	63.77%	91.80
		03	93.06	63.77%	59.34
		11	146.43	63.77%	93.38
		12	48.81	63.77%	31.13
		13	48.81	63.77%	31.13
		18	195.38	63.77%	124.59
		19	48.84	63.77%	31.15
			725.28		\$462.52
PATTERSON, LESLIE	2019	01	125.75	63.77%	80.19
		02	68.22	63.77%	43.50

## EPA Indirect Costs

SOUTH DAYTON DUMP AND LANDFILL, MORaine, OH SITE ID = B5 2B

Operable Unit(s): A1

Remedial Investigation and Feasibility Study ASAOC

Costs From July 29, 2018 Through July 28, 2019

PAYROLL DIRECT COSTS

<u>Employee Name</u>	<u>Fiscal Year</u>	<u>Pay Period</u>	<u>Payroll Costs</u>	<u>Ind. Rate (%)</u>	<u>Indirect Costs</u>
PATTERSON, LESLIE	2019	03	68.22	63.77%	43.50
		04	53.89	63.77%	34.37
		05	40.42	63.77%	25.78
		06	138.59	63.77%	88.38
		09	138.25	63.77%	88.16
		10	17.27	63.77%	11.01
		11	110.18	63.77%	70.26
		12	51.81	63.77%	33.04
		14	263.47	63.77%	168.01
		15	13.72	63.77%	8.75
		16	27.44	63.77%	17.50
		17	86.52	63.77%	55.17
		18	425.40	63.77%	271.28
		19	51.93	63.77%	33.12
		20	34.65	63.77%	22.10
			1,715.73		\$1,094.12
Total Fiscal Year 2019 Payroll Direct Costs:			2,584.95		\$1,648.43

TRAVEL DIRECT COSTS

<u>Traveler/Vendor Name</u>	<u>Travel Number</u>	<u>Treasury Schedule Date</u>	<u>Travel Costs</u>	<u>Ind. Rate (%)</u>	<u>Indirect Costs</u>
PATTERSON, LESLIE	TAA06ATP	11/13/2018	162.05	63.77%	103.35
			599.43	63.77%	382.26
			761.48		\$485.61
Total Fiscal Year 2019 Travel Direct Costs:			761.48		\$485.61

## EPA Indirect Costs

SOUTH DAYTON DUMP AND LANDFILL, MORaine, OH SITE ID = B5 2B

Operable Unit(s): A1

Remedial Investigation and Feasibility Study ASAOC

Costs From July 29, 2018 Through July 28, 2019

OTHER DIRECT COSTS

Contract, IAG, SCA, Misc.NO	Voucher Number	Treasury Schedule Date	Site Amount	Annual/SMO Allocation Costs	Ind. Rate (%)	Indirect Costs
EPS50601	B232	10/24/2018	14,534.45	0.00	63.77%	9,268.62
	B233	11/19/2018	9,823.07	0.00	63.77%	6,264.17
	B234	12/27/2018	7,239.82	0.00	63.77%	4,616.83
	B235	02/19/2019	3,150.69	0.00	63.77%	2,009.20
	B236	03/20/2019	2,377.11	0.00	63.77%	1,515.88
	B238	04/26/2019	2,508.75	0.00	63.77%	1,599.83
	B239	05/15/2019	1,103.91	0.00	63.77%	703.96
	B240	06/12/2019	911.04	0.00	63.77%	580.97
	B241	07/19/2019	2,160.22	0.00	63.77%	1,377.57
			43,809.06	0.00		\$27,937.03
V03E01185	311334820C	10/09/2018	1,068.96	0.00	63.77%	681.68
		10/22/2018	877.36	0.00	63.77%	559.49
		11/02/2018	561.93	0.00	63.77%	358.34
		11/19/2018	437.79	0.00	63.77%	279.18
		12/03/2018	158.82	0.00	63.77%	101.28
		12/17/2018	416.60	0.00	63.77%	265.67
		12/28/2018	438.31	0.00	63.77%	279.51
		01/31/2019	273.53	0.00	63.77%	174.43
			988.03	0.00	63.77%	630.07
		02/08/2019	839.88	0.00	63.77%	535.59
		02/25/2019	994.46	0.00	63.77%	634.17
		03/08/2019	303.26	0.00	63.77%	193.39
			7,358.93	0.00		\$4,692.80
V04E01185	311334820C	05/20/2019	494.06	0.00	63.77%	315.06
		05/23/2019	847.09	0.00	63.77%	540.19
		06/05/2019	570.03	0.00	63.77%	363.51
		06/17/2019	167.77	0.00	63.77%	106.99

Remedial Investigation and Feasibility Study ASAOC  
Costs From July 29, 2018 Through July 28, 2019

Contract, IAG, SCA, Misc.NO	Voucher Number	Treasury Schedule Date	Site Amount	Annual/SMO Allocation Costs	Ind. Rate (%)	Indirect Costs
V04E01185	311334820C	06/28/2019	518.95	0.00	63.77%	330.93
			2,597.90	0.00		\$1,656.68
Total Fiscal Year 2019 Other Direct Costs:			53,765.89	0.00		\$34,286.51
Total Fiscal Year 2019:			57,112.32			\$36,420.55
Total EPA Indirect Costs						\$45,619.08



# SUPERFUND ACCOUNTS RECEIVABLE STANDARD CONTROL FORM

## PART I: TYPE OF RECEIVABLE

- ☒ ADMINISTRATIVE ORDER CONSENT (AOC)  
☐ CONSENT DECREE (CD)  
☒ OVERSIGHT BILL  
☐ SUPERFUND STATE CONTRACT (SSC)  
☐ STIPULATED PENALTIES

- ☐ UNILATERAL ADMINISTRATIVE ORDER (UAO)  
☐ 107(a) DEMAND LETTER  
☐ BANKRUPTCY PROOF OF CLAIM  
☐ OTHER: \_\_\_\_\_  
 s PLIT WITH OTHER STATUTES ☐ YES ☒ NO

NON-FEDERAL RECEIVABLE:  
TIN NUMBER: \_\_\_\_\_

FEDERAL RECEIVABLE:  
TAS NUMBER: \_\_\_\_\_

## PART II: FUNDING INFORMATION

- ☐ TRUST FUND (HSCR68)  
☒ SPECIAL ACCOUNT – PAST COSTS (HSSAB)  
☐ SPECIAL ACCOUNT – FUTURE COSTS (HSSA)  
☐ NON FEDERAL- SSC (TR1)  
☐ SUPERFUND FINES & PENALTIES (HSFP68)

- ☐ TRUST FUND (HSCR68)  
☐ SPECIAL ACCOUNT- FEDERAL (HSSAA)  
☐ SUPERFUND FINES & PENALTIES- FEDERAL (HSFP68)  
☐

## PART III: DEBTOR INFORMATION

DEBTOR NAME  
 ADDRESS  
 ADDRESS (CONT'D)  
 CITY  
 STATE  
 ZIP

Larry Silver  
 Langsam Stevens Silver & Hollaender LLP  
 1818 Market Street, Ste. 2610  
 Philadelphia  
 PA  
 152214468

## PART IV: ACCOUNT INFORMATION

ASSIGNED BILL NUMBER (if applicable)  
 SITE NAME AND SID

REF. DOCKET NO.

BILLING EFFECTIVE DATE

BILLING PERIOD

DUE IN (date or # of days)

AMOUNT DUE

2752026S0008  
 South Dayton Dump & Landfill B52B  
 V-W-16-C-011  
 10/17/2019  
 7/29/18 thru 7/28/19  
 30  
 \$ 117,155.92

## PART V: ACCOUNTING STRING

BBFY	FUND	ORG	PRC	SITE/PROJECT	AMOUNT
2019		05F	000DD2	B52BBB00	\$ 117,155.92
2019		05F			

## PART VI: REGIONAL POINTS OF CONTACTS

CREATED BY	L. Haile	PHONE NO.	312 353-4175
COUNSEL CONTACT	James Morris	PHONE NO.	312 886-6632
FINANCE CONTACT		PHONE NO.	
PROGRAM CONTACT	Margaret Gielniewski	PHONE NO.	312 886-6244

## PART VII: SPECIAL INSTRUCTIONS/NOTES (interest amount, installment schedule, bankruptcy info, etc.)

## PART VIII: COMPLETE CERTIFIED MAIL TRACKING NUMBER

7017 2400 0000 4565 9767 (Larry Silvers) 7017 2400 0000 4565 9743 (James Campbell)